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Date: 06/04/03

By: Susan Carter

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER

APPLICATION NO.: 09/648,102

FILED: 08/25/2000

FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES

EXAMINER: HAYES, JOHN W.

ART UNIT: 3621

CONFIRMATION NO: 4360

AMENDMENT

Dear Sir:

Please enter the following amendment to the above referenced patent application in response to the office action dated April 9, 2003.

IN THE CLAIMS

Please cancel claims 28-35, 46 and 49 without prejudice.

Please amend the claims as follows:

47. (Amended) An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor;

receiving information associated with a recipient for said secure money transfer;

receiving information indicating an amount of said secure money transfer;

transferring said amount to a secure money transfer instrument;

assigning an authorization to said secure transfer instrument; and

providing information enabling receipt of said secure money transfer instrument by said recipient;

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